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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appellant: <b>Gavin Brebner</b>	) <b>On Appeal to the Board of Patent</b>
	) <b>Appeals and Interferences</b>
	)
Patent Application No.: <b>09/765,049</b>	) <b>Group Art Unit: 2151</b>
	)
Filed: <b>January 18, 2001</b>	) <b>Examiner: Divecha, Kamal B.</b>
	)
For: <b>"Process for Personalized Access</b>	) <b>Date: November 29, 2006</b>
<b>to the Internet Network"</b>	)
	Our ref.: <b>50001003-2US (B-4084 618514-1)</b>

**APPEAL BRIEF**

Mail Stop Appeal Brief -- Patents  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This is an appeal from the final rejection, dated July 5, 2006, for the above identified patent application. Appellant submits that this appeal brief is being timely filed pursuant to M.P.E.P. § 1205.01, since the notice of appeal was received by the Office on October 2, 2006. Please deduct the amount of \$ 500.00 for the fee set forth in 37 C.F.R. 1.17(c) for submitting this Brief from deposit account no. 08-2025. An additional copy of this page accompanies this appeal brief for charging purposes.

**REAL PARTY IN INTEREST**

The present application has been assigned to Hewlett-Packard Development Company, L.P., a limited partnership established under the laws of the State of Texas and having a principal place of business at 20555 S.H. 249 Houston, TX 77070, U.S.A. (hereinafter "HPDC"). HPDC is a Texas limited partnership and is a wholly-owned

affiliate of the Hewlett-Packard Company, a Delaware Corporation, headquartered in Palo Alto, CA. The general or managing partner of HPDC is HPQ Holdings, LLC.

### **RELATED APPEALS AND INTERFERENCES**

Appellant submits that there are no other prior and pending appeals, interferences or judicial proceedings which may be related to, directly affect or be directly affected by or have a bearing on the Board's decision in the pending appeal.

### **STATUS OF CLAIMS**

Claims 1-19 are currently pending and are rejected. Claims 1-19 are the subject of this appeal and are reproduced in the accompanying claims appendix.

### **STATUS OF AMENDMENTS**

No amendment after final rejection has been entered.

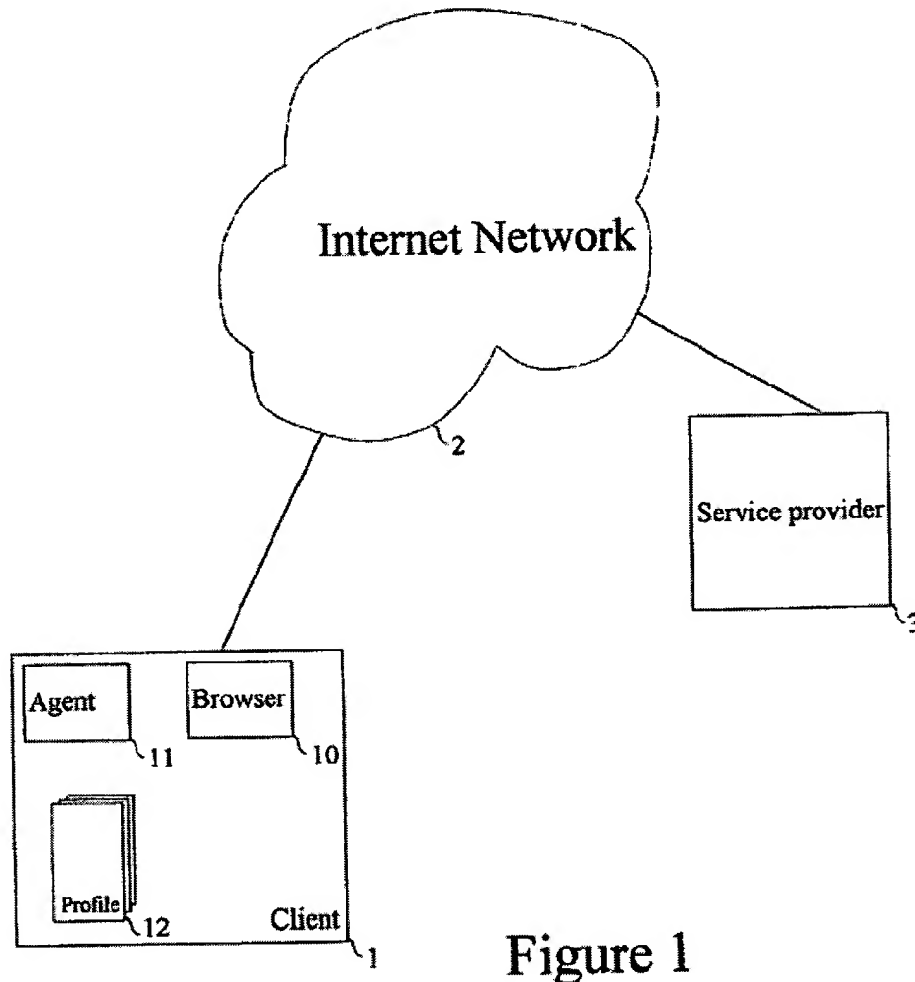
### **SUMMARY OF CLAIMED SUBJECT MATTER**

The invention described and claimed in the present application relates to communication systems and more particularly to a process for performing the local creation of a Hyper Text Markup Language (HTML) page for the purpose of providing a personalized access to the Internet network (page 1, lines 7-9). An object of the claimed invention is to enhance personalized access to the Internet network while avoiding, for a particular user, the dissemination of his personal data throughout the different service providers (page 3, lines 17-19). In general, the HTML page is locally generated with the private data that is contained in a profile and which belongs to the user (page 4, lines 4-5). An advantage is that the service provider does not need to create and maintain any kind of centralized data base, and avoids the numerous drawbacks which result from those databases (page 4, lines 5-7). Another advantage is

that the customer keeps full control of his personalized data and may even multiply the number of different “profiles” when necessary (page 4, lines 7-9).

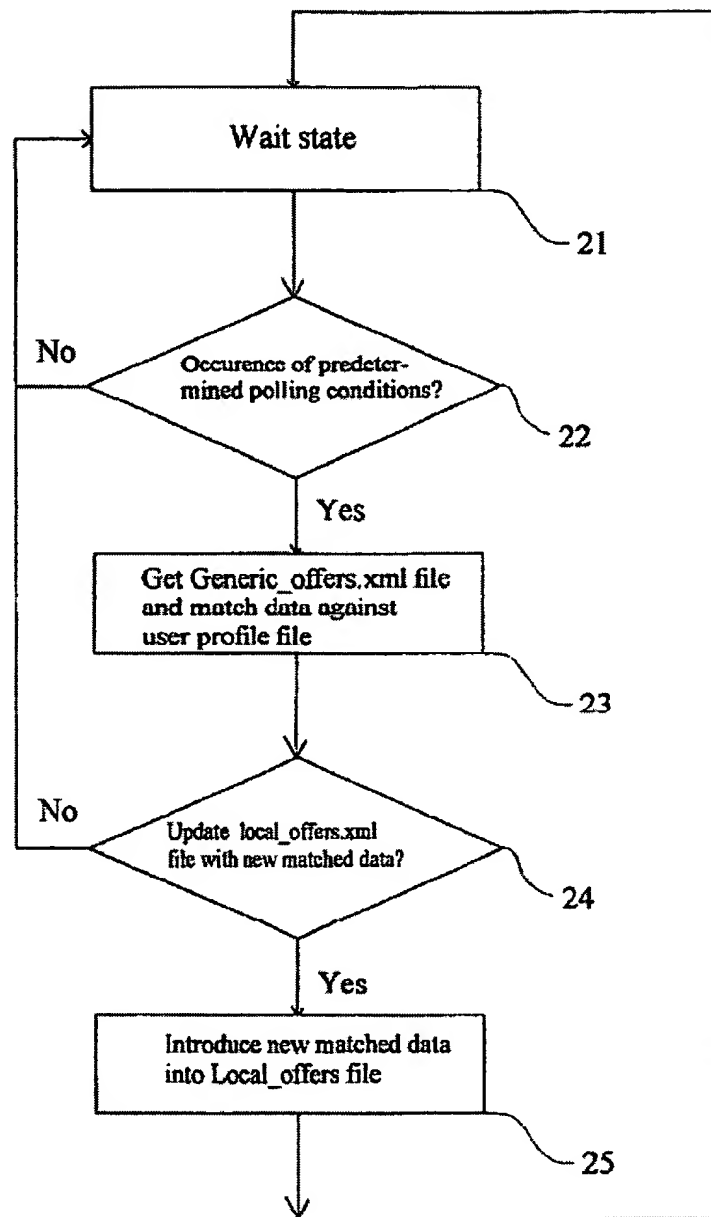
The independent claims involved in this appeal are claims 1 and 9.

Figures 1-3 of the instant application are reproduced below:



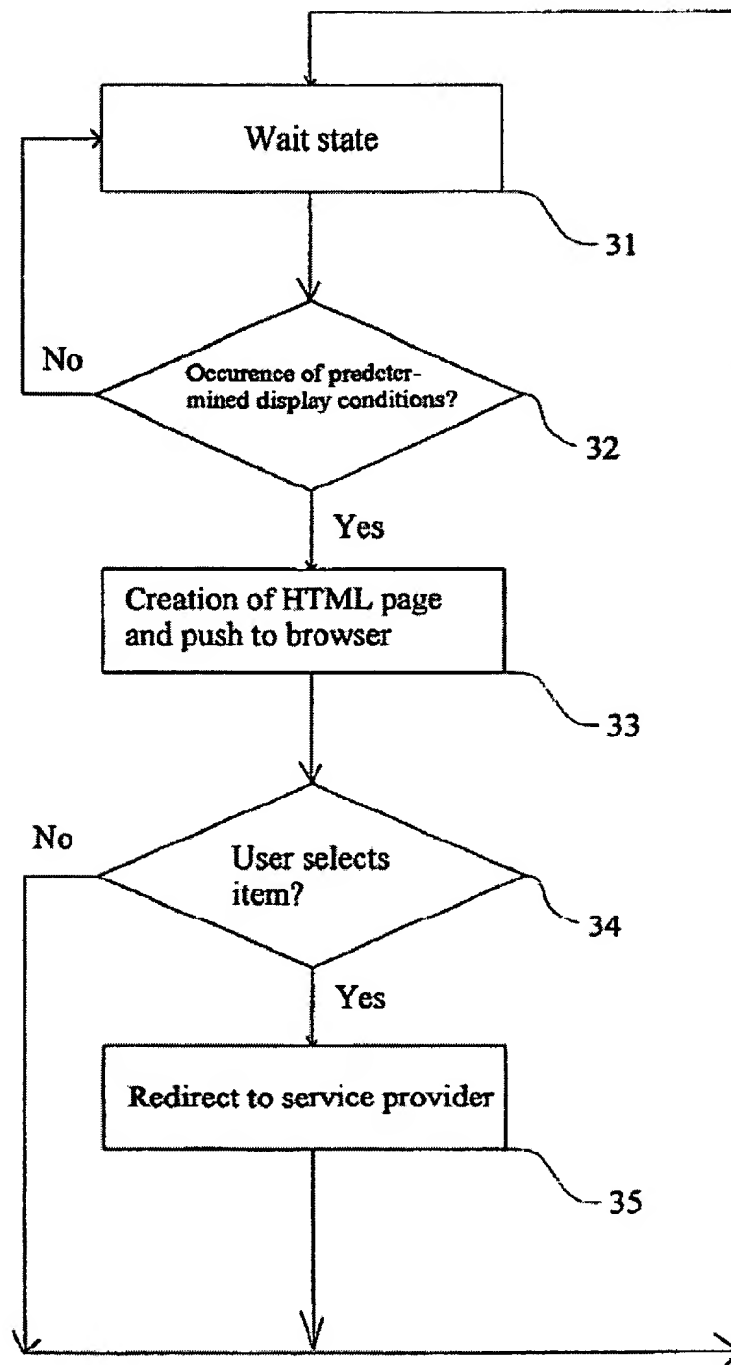
**Figure 1**

Figure 1 illustrates a “client server environment for typical electronic business applications between a user and a service provider” (page 5, lines 7-8).



**Figure 2**

Figure 2 is "a flow chart illustrating the periodical downloading, by Agent module 11, of the files containing the services offers of the service provider(s)" (page 2, lines 10-11).



**Figure 3**

Figure 3 is "a flow chart illustrating the process of automatic generation of a local HTML page" (page 5, lines 13-14).

With reference to Figures 1-3 of the instant application, claim 1 provides:

1. Process for personalized access to information available on the Internet network (2), comprising:
  - creating at least one profile file (12) containing private data owned by the user, and/or data regarding the technical specifications of the user's computer (1);
  - repeatedly polling (22) a service provider (3) in order to receive an offer file containing matching rules for matching services accessible via the Internet to said at least one profile (12);
  - applying (23) the matching rules in the offer file to the profile file (12) in order to select one or more services from the offer file;
  - generating (33) in the user's computer the code of a HTML page describing only said selected services; and
  - pushing (33) said HTML page code into a web browser (10) in the user's computer (1) for permitting direct access to the services selected.

With reference to Figures 1-3 of the instant application, claim 9 provides:

9. Apparatus for personalizing the access to information available on the Internet network (2), comprising:
  - means for creating at least one profile file (12) containing private data owned by the user, and/or data regarding the technical specifications of the user's computer (1);
  - means for polling at predetermined instants a service provider (3) in order to receive (23) a file containing information associated with matching rules to be confronted (23) with said at least one profile;

means for matching (23, 24) the data received in accordance with said matching rules in order to select (25) some pieces of information;

means for generating (33) in the user's computer (1) the code of a HTML page containing only said selected pieces of information; and

means for pushing (33) said HTML page code into a web browser (10) in the user's computer (1) for permitting (34) direct access to the information being selected.

### **GROUND OF REJECTION TO BE REVIEWED ON APPEAL**

**Issue 1:** Whether Claims 1-3, 5, and 7-13 are patentable under 35 U.S.C. § 103(a) over WO 99/16003 to Newman ("Newman") in view of U.S. Patent 5,860,071 to Ball, et al. ("Ball") and further in view of U.S. Patent 6,044,376 to Kurtzman, II ("Kurtzman")?

**Issue 2:** Whether Claim 4 is patentable under 35 U.S.C. § 103(a) over Newman in view of Ball and further in view of Kurtzman and further in view of U.S. Patent 5,710,884 to Dedrick ("Dedrick")?

**Issue 3:** Whether Claim 6 is patentable under 35 U.S.C. § 103(a) over Newman in view of Ball and further in view of Kurtzman and further in view of U.S. Patent 6,035,339 to Agraharam, et al. ("Agraharam")?

**Issue 4:** Whether Claims 14-17 are patentable under 35 U.S.C. § 103(a) over Newman in view of Ball and further in view of Kurtzman, and further in view of U.S. Patent 6,330,569 to Baisley, et al. ("Baisley")?

**Issue 5:** Whether Claims 18 and 19 are patentable under 35 U.S.C. § 103(a) over Newman in view of Ball and further in view of Kurtzman, and further in view of U.S. Patent 6,317,722 to Jacobi, et al. (“Jacobi”)?

## **ARGUMENT**

**I. Claims 1-3, 5, and 7-13 are patentable under 35 U.S.C. § 103(a) over WO 99/16003 to Newman (“Newman”) in view of U.S. Patent 5,860,071 to Ball, et al. (“Ball”) and further in view of U.S. Patent 6,044,376 to Kurtzman, II (“Kurtzman”)**

The rejection over Newman in view of Ball and further in view of Kurtzman is essential to all of the rejections appealed in this application. This rejection is the only one that applies to both independent claims, claims 1 and 9, and should be withdrawn with respect to those claims because it does not establish a *prima facie* case of unpatentability. Once the rejection of claims 1 and 9 is withdrawn, the rejections of the remaining claims cannot stand as will be shown in more detail below.

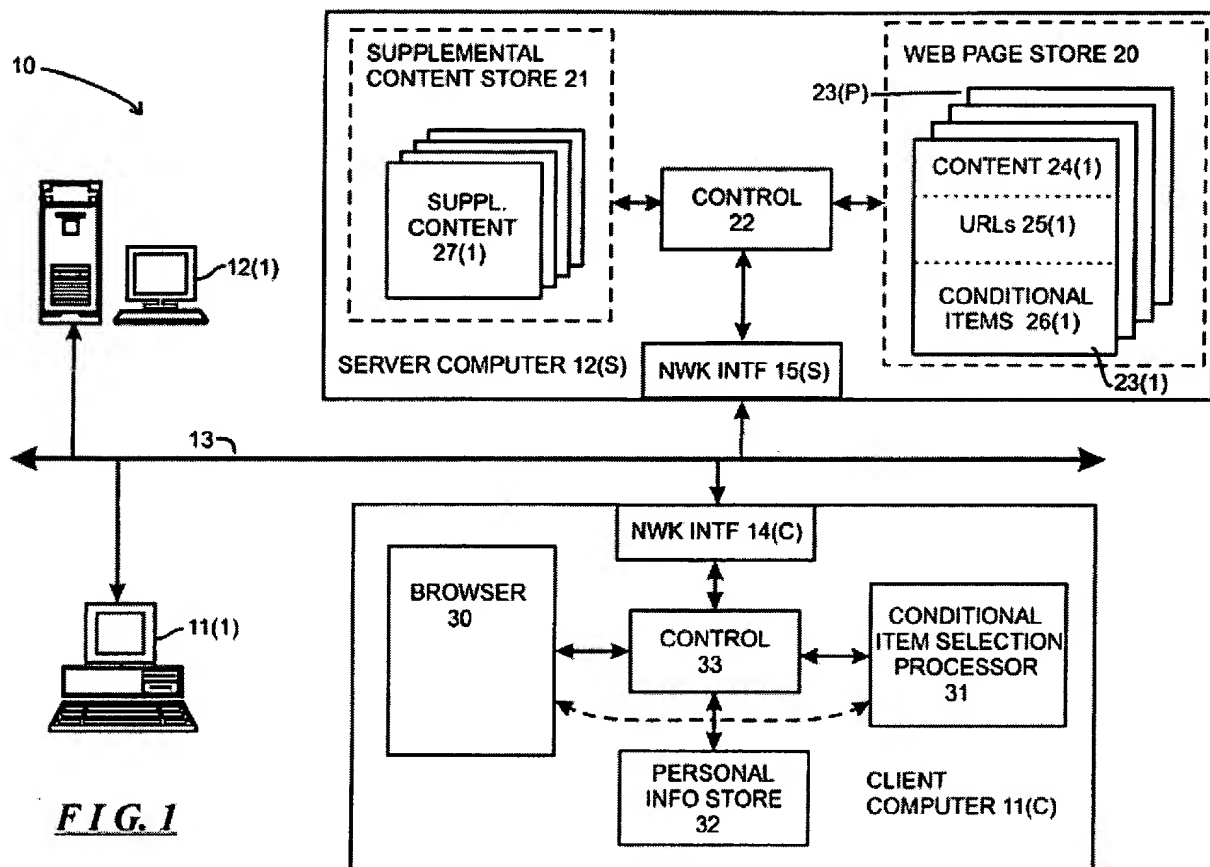
Before discussing the rejection of claims 1 and 9, a general discussion of the cited references is in order.

### **A. The Primary References**

#### **1. Newman**

Figure 1 of Newman is reproduced below:





Newman teaches a system that has a network 10 including one or more client computers 11(1) which can retrieve Web pages 20 and supplemental content items 27 in a supplemental content store 21, such as advertisements from one or more server computers 12(1), for display or other processing. Each Web page 20 can have fixed content, one or more fixed URL's 25(1) identifying supplemental content items 27(1) to be displayed at particular locations on the Web page 20, and one or more sets of conditional content items 26(1), with each conditional content item set 26(1) comprising content item(s) or content item identifier(s), such as URL's, and personal selection criteria to be used in selecting one of the content item(s) or content item identifier(s), for example, displayed at a respective location on the Web page 20.

When a client computer 11(1) receives a Web page 20 from a server computer 12(1), the client computer 11(1) will, for example, display the fixed Web page content

and obtain supplemental content items 27(1) identified by the fixed URL's 25(1) to be displayed along with the fixed format. In addition, the client computer 11(1) will process each set of conditional items 26(1) in conjunction with personal information maintained by the client computer 11(1) and selection criteria for the set to identify one of the conditional content item(s) to be displayed, or one of the conditional item identifier(s) to be used in obtaining a supplemental content item to be displayed along with the Web page 20. The personal information need not be provided to or otherwise obtained by the server computer 12(1) to allow for personalization of the Web page 20. See generally Newman, Summary of the Invention, at page 3.

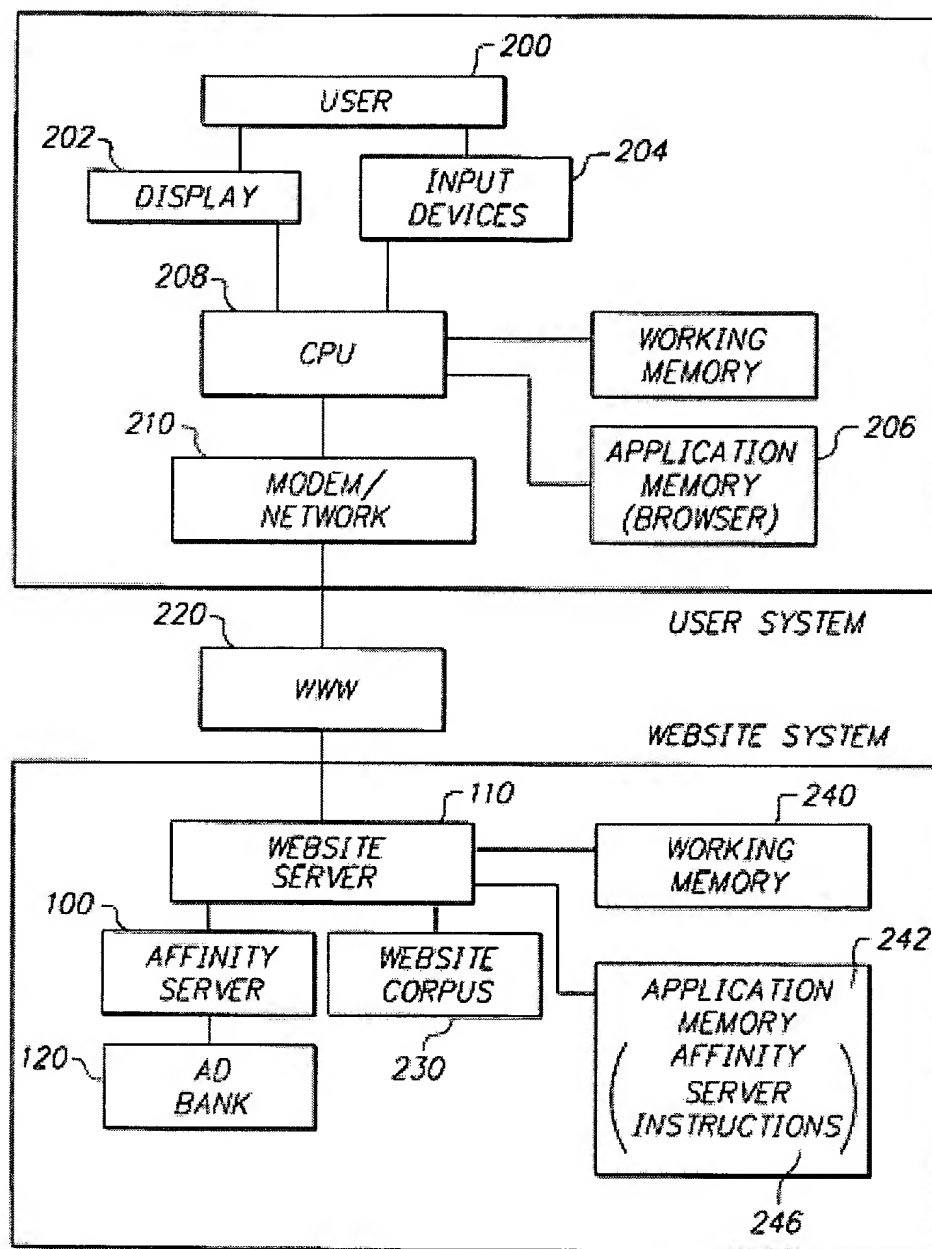
In other words, Newman has the server 12(1) provide a Web page 20 to the client computer 11(1). The Web page 20 is then customized on the client computer 11(1) using personal information of the user.

## **2. Ball**

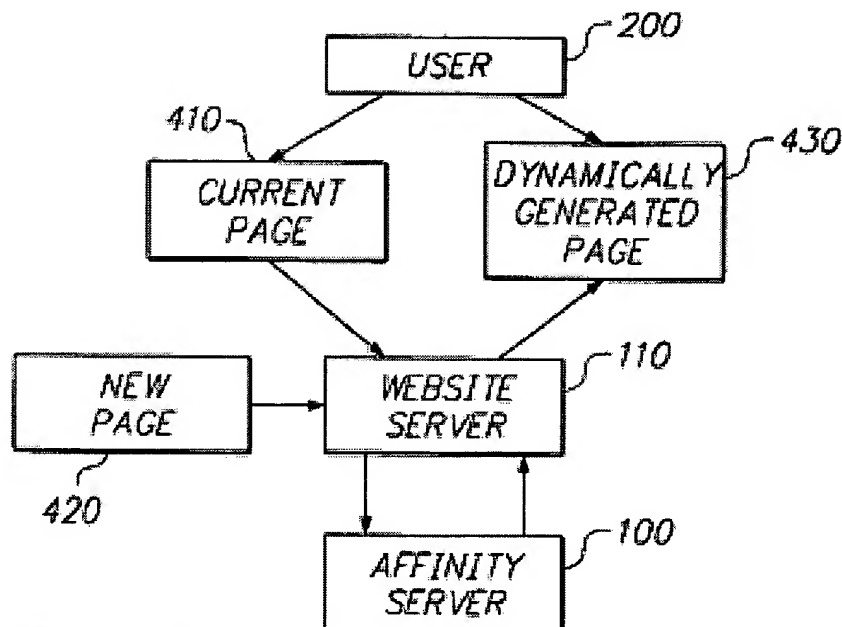
Ball is cited by the Examiner for teaching "repeatedly polling a service provider." Ball teaches polling for the purpose of tracking changes to a page in a document repository (column 2, lines 14-37; column 5, line 64 to column 6, line 23).

## **3. Kurtzman**

Figures 2 and 4 of Kurtzman are reproduced below:



**FIG. 2**

**FIG. 4**

Kurtzman is cited by the Examiner for “generating in the user’s computer the code of a HTML page describing only said selected services and pushing the HTML code into a web browser in the user’s computer for permitting direct access to the services selected.” Kurtzman teaches using an affinity server 100 in a website server 110 that records the files selected and viewed by the user in order to calculate “affinities” to generate a user profile that can be used to help select an advertisement or other media presentation to be shown to the user (column 1, line 55 to column 2, line 17; column 3, lines 44-50; column 3, line 58 to column 4, line 18).

In other words, Kurtzman teaches the observation of the user’s choices of Web pages to determine a profile and then sending advertisements to the user with the Web pages selected by the user. As stated by the Examiner in the “Response to Arguments” portion of the final office action appealed (at page 4),

As disclosed by Kurtzman, the process of associating advertisement [sic] and a new page is conducted after user [sic] has viewed a current page

and further decides to follow a link leading to another page (i.e. user is interested in viewing the information as indicated by the link), the server then generates the HTML page with the advertisement in which the user has the interest and sends it to the browser for viewing. Note that the link can be the advertisement that was associated with the page.

(emphasis in the original)

The Appellant now turns to the claims.

### B. Claim 1

The Appellant does not acknowledge that it would have been obvious to combine the teachings of Newman and Ball. However, assuming *arguendo* that one of ordinary skill in the art could combine the teachings of Newman and Ball, the Examiner thought it necessary to cite Kurtzman because a combination of the teachings of Newman and Ball does not teach “*generating in the user’s computer the code of a HTML page describing only said selected services and pushing said HTML page code into a web browser in the user’s computer for permitting direct access to the services selected,*” as recited in claim 1.

The Examiner stated in the detailed part of the final office action that Kurtzman discloses this limitation, in particular at column 3, lines 44-50. The Appellant respectfully disagrees.

Kurtzman does not relate to generating an HTML page code in the user’s computer, and does not even relate to an HTML page code that comprises services selected from an offer file by “applying the matching rules in the offer file to the profile file in order to select one or more services from the offer file” as claimed.

The Examiner failed to indicate how the information provided in column 3, lines 44-50 of Kurtzman read on “generating in the user’s computer the code of a HTML page

describing only said selected services and pushing said HTML page code into a web browser in the user's computer for permitting direct access to the services selected."

Further, Kurtzman discloses associating in the server 110 an advertisement and a new page 420 requested by the user, prior to sending the page to the user 200 (column 3, lines 64-66: "this advertisement is sent back to the website server 110, where it is associated with the new page 420 and sent to the user 200"(emphasis added)).

Kurtzman discloses a user computer that receives from a server 110 the sent HTML code of a requested page 420, (the page being associated in the server 110 with an advertisement provided by the server 100). The user's computer of Kurtzman does not generate the page code. In this way Kurtzman requires substantial bandwidth for receiving the webpage HTML code from the server 110. Further, Kurtzman implies at least getting the requested page HTML, which impairs the privacy of the user since transmission of, for example, HTML GET requests, could potentially indirectly reveal information about the user as these GET requests could be correlated with certain identifiable attributes of the user. For example, a GET request for a URL/content relating to a specific language or product could reveal information about the nationality or consumer preferences of the user. The Appellant notes that Kurtzman clearly teaches a system wherein the consumer preferences of the user are disclosed to the third parties running server 110.

Conversely, claim 1 recites "generating in the user's computer the code of a HTML page describing only said selected services". Accordingly, the process recited in claim 1, because it provides for generating the HTML code in the computer, does not request receiving a webpage HTML code, and thus requires far less bandwidth than Kurtzman; and does not request getting a webpage HTML code, and thus protects the privacy of the user against any information that could be extracted from the webpage request. At least in view of the above, the Appellant submits that claim 1 is novel and non-obvious over Newman, in view of Ball and further in view of Kurtzman.

Furthermore, Kurtzman specifically discloses associating (in server 110) the page 420 requested by the user with an advertisement selected by the affinity server 100. The advertisement, selected by the server 100, is not selected by the user or the user's "private data" in the form of a "profile file." Accordingly, Kurtzman fails to teach or suggest even sending to the user a HTML page describing only said selected services, and would definitely have taught one skilled in the art away from "*generating in the user's computer the code of a HTML page describing only said selected services*", as recited in claim 1.

The Examiner clearly felt the force of this argument concerning the teaching of Kurtzman, because in the "Response to Arguments" section of the appealed final office action (second paragraph of page 4) the Examiner is compelled to admit that he considered the server to be the user's computer:

That is, Kurtzman teaches the process of associating an advertisement and a new HTML page requested by the user (i.e. user selected services) **at the server (i.e. a user's computer)** and pushing or sending this HTML page **into the web browser of the client's PC** for permitting access to the services selected.

Surprisingly, the Examiner believed that both the server and the "client's PC" are all the same computer, that is, the "user's computer" recited in claim 1. The Examiner went on to make his position clear by further stating, in paragraph four of page four of the final action, "Please note, based on broadest reasonable interpretation, any computer that is connected directly or indirectly to the user or client operating a browser can be interpreted as user's computer [sic]." Under this reasoning, any and all computers linked "directly or indirectly" to the user or client are the "user's computer" as claimed.

The Appellant respectfully submits that this is taking the concept of "broadest reasonable interpretation" into the realm of the less-than-reasonable. An examiner is not allowed to stretch the meaning of the words of the claims at will.

The claims must be given the "broadest reasonable interpretation *consistent with the specification*." *In re Hyatt*, 211 F.3d 1367, 1372, 54 U.S.P.Q.2d 1664, 1667 (Fed. Cir. 2000)(emphasis added); see *In re Morris*, 127 F.3d 1048, 1054-55, 44 U.S.P.Q.2d 1023, 1027-28 (Fed. Cir. 1997)(The court held that the PTO is not required, in the course of prosecution, to interpret claims in applications in the same manner as a court would interpret claims in an infringement suit. Rather, the "PTO applies to verbiage of the proposed claims the broadest reasonable meaning of the words in their ordinary usage as they would be understood by one of ordinary skill in the art, taking into account whatever enlightenment by way of definitions or otherwise that may be afforded by the written description contained in applicant's specification").

Section 2111 of the M.P.E.P. also notes that

The broadest reasonable interpretation of the claims must also be consistent with the interpretation that those skilled in the art would reach.

*In re Cortright*, 165 F.3d 1353, 1359, 49 U.S.P.Q.2d 1464, 1468 (Fed. Cir. 1999) (The Board's construction of the claim limitation "restore hair growth" as requiring the hair to be returned to its original state was held to be an incorrect interpretation of the limitation. The court held that, consistent with applicant's disclosure and the disclosure of three patents from analogous arts using the same phrase to require only some increase in hair growth, one of ordinary skill would construe "restore hair growth" to mean that the claimed method increases the amount of hair grown on the scalp, but does not necessarily produce a full head of hair.).

A review of the specification of the present application will demonstrate that the person of ordinary skill in the art would not and could not interpret "user's computer" to mean "any computer that is connected directly or indirectly to the user or client operating a browser." Just consider the object of the invention stated at lines 17-19 on



page 3 of the present application: “to enhance personalized access to the Internet network while avoiding, for a particular user, the dissemination of his personal data throughout the different service providers.” Kurtzman teaches a method of obtaining that personal data for the benefit of others by carefully observing the user’s selection of Web pages from the server. This privacy concern is impossible to satisfy, of course, if the server is considered to be the user’s computer.

The examples from the specification could easily be multiplied. No person of skill in the art would consider the “user’s computer” to include the server or “any computer that is connected directly or indirectly to the user or client operating a browser.” The user’s computer is the one that the user controls. The user would like to safeguard his or her personal information on the computer he or she controls because the user cannot safeguard such information on “any computer connected directly or indirectly to the user or client operating a browser.”

In view of the above it should not be necessary to point out that the required teaching, suggestion or motivation to combine the teachings of the Newman, Ball, and Kurtzman references has no source other than the Appellant’s disclosure and even then does not result in the subject matter of claim 1.

For the above reasons the Appellant respectfully submits that claim 1 is patentable over Newman, in view of Ball and further in view of Kurtzman, because a *prima facie* case of obviousness has not been established. M.P.E.P. § 2143.

### C. Claim 8

The Appellant respectfully submits that the above arguments with regard to claim 1 show that Newman, Ball, and Kurtzman do not suggest, alone or in combination, a computer program product as recited in claim 8 and comprising computer program code for, when executed on a computer, performing all the steps of claim 1, in particular “generating in the user’s computer the code of a HTML page describing

*only said selected services.”* The Appellant therefore submits that claim 8 is patentable over Newman in view of Ball and further in view of Kurtzman.

**D. Claim 9**

The Appellant respectfully submits that the above arguments with regard to claim 1 show that Newman, Ball and Kurtzman do not suggest, alone or in combination, an apparatus as recited in claim 9, and in particular comprising “*means for generating in the user’s computer the code of a HTML page containing only said selected pieces of information.*” The Appellant therefore submits that claim 9 is patentable over Newman in view of Ball and further in view of Kurtzman.

**E. Claims 2-3, 5, 7 and 10-13**

Claims 2-3, 5, 7 and 12 depend directly or indirectly on claim 1; claims 10, 11 and 13 depend directly or indirectly on claim 9. The Appellant submits that at least in view of their dependency, claims 2-3, 5, 7 and 10-13 are patentable over Newman in view of Ball and further in view of Kurtzman.

**II. Claim 4 is patentable under 35 U.S.C. § 103(a) over Newman in view of Ball and further in view of Kurtzman and further in view of U.S. Patent 5,710,884 to Dedrick (“Dedrick”)**

Claim 4 depends on claim 1. The Appellant submits that the Examiner has failed to show that Dedrick discloses or suggests a method as recited in claim 1, and in particular comprising “*generating in the user’s computer the code of a HTML page describing only said selected services,*” and has therefore failed to show that a combination of Newman, Ball, Kurtzman and Dedrick would disclose or suggest a method as recited in claim 1, and in particular comprising the above features. The Appellant respectfully

submits that at least in view of its dependency, claim 4 is patentable over Newman in view of Ball and Kurtzman and further in view of Dedrick.

**III. Claim 6 is patentable under 35 U.S.C. 103(a) over Newman in view of Ball and further in view of Kurtzman and further in view of U.S. Patent 6,035,339 to Agraharam, et al. ("Agraharam")**

Claim 6 depends on claim 1. The Appellant submits that the Examiner has failed to show that Agraharam discloses or suggests a method as recited in claim 1, and in particular comprising "*generating in the user's computer the code of a HTML page describing only said selected services,*" and has therefore failed to show that a combination of Newman, Ball, Kurtzman and Agraharam would disclose or suggest a method as recited in claim 1, and in particular comprising the above features. The Appellant submits that at least in view of its dependency, claim 6 is patentable over Newman in view of Ball and Kurtzman and further in view of Agraharam.

**IV. Claims 14-17 are patentable under 35 U.S.C. 103(a) over Newman in view of Ball and further in view of Kurtzman, and further in view of U.S. Patent 6,330,569 to Baisley, et al. ("Baisley")**

Claims 14-15 depend directly or indirectly on claim 1 and claims 16-17 depend directly or indirectly on claim 9. The Appellant submits that the Examiner has failed to show that Baisley discloses or suggests a method as recited in claim 1, and in particular comprising "*generating in the user's computer the code of a HTML page describing only said selected services,*" or an apparatus as recited in claim 9, and in particular comprising "*means for generating in the user's computer the code of a HTML page containing only said selected pieces of information.*" In view of the above, the Appellant submits that the Examiner has failed to show that a combination of Newman, Ball, Kurtzman and Baisley would disclose or suggest a method as recited in claim 1 or an apparatus as

recited in claim 9, and therefore submits that claims 1 and 9 are patentable over Newman in view of Ball, Kurtzman and Baisley. The Appellant further submits that at least in view of their dependency on claims 1 or 9, claims 14-17 are patentable over that art.

**V. Claims 18 and 19 are patentable under 35 U.S.C. 103(a) over Newman in view of Ball and further in view of Kurtzman, and further in view of U.S. Patent 6,317,722 to Jacobi, et al. ("Jacobi")**

Claim 18 depends on claim 1, and claim 19 depends on claim 9. The Appellant submits that the Examiner has failed to show that Jacobi discloses or suggests a method as recited in claim 1, and in particular comprising "*generating in the user's computer the code of a HTML page describing only said selected services,*" or an apparatus as recited in claim 9, and in particular comprising "*means for generating in the user's computer the code of a HTML page containing only said selected pieces of information.*" In view of the above, the Appellant submits that the Examiner has failed to show that a combination of Newman, Ball, Kurtzman and Jacobi would disclose or suggest a method as recited in claim 1 or an apparatus as recited in claim 9, and therefore submits that claims 1 and 9 are patentable over Newman in view of Ball, Kurtzman and Jacobi. The Appellant further submits that at least in view of their dependency on claims 1 or 9, claims 18 and 19 are patentable over that art.

\* \* \*

**Conclusion**

For the extensive reasons advanced above, Appellant respectfully contends that each claim is patentable. Therefore, reversal of all rejections and objections is courteously solicited.

The Commissioner is authorized to charge any additional fees which may be required or credit overpayment to deposit account no. 08-2025. In particular, if this

Appeal Brief is not timely filed, the Commissioner is authorized to treat this response as including a petition to extend the time period pursuant to 37 CFR 1.136(a) requesting an extension of time of the number of months necessary to make this response timely filed and the petition fee due in connection therewith may be charged to deposit account no. 08-2025.

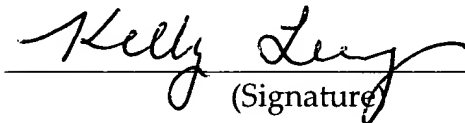
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Alexandria, VA 22323-1450 on

November 29, 2006

(Date of Mailing)

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(Name of Person Mailing)

  
(Signature)

November 29, 2006

(Date)

  
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1. Process for personalized access to information available on the Internet network, comprising:

creating at least one profile file containing private data owned by the user, and/or data regarding the technical specifications of the user's computer;

repeatedly polling a service provider in order to receive an offer file containing matching rules for matching services accessible via the Internet to said at least one profile;

applying the matching rules in the offer file to the profile file in order to select one or more services from the offer file;

generating in the user's computer the code of a HTML page describing only said selected services; and

pushing said HTML page code into a web browser in the user's computer for permitting direct access to the services selected.

2. Process according to claim 1 further comprising creating and updating a local file containing the selected services.

3. Process according to claim 2 wherein the polling is executed after a predetermined period, and when the user requests the establishment of an Internet connection.

4. Process according to claim 1 wherein said profile file is encrypted into said local user machine.

5. Process according to claim 1 wherein said at least one profile file contains private data regarding the user and technical data relating to the user's computer.

6. Process according to claim 1 wherein said at least one profile contains technical data that is automatically collected by means of an analysis software program.
7. Process according to claim 1 wherein it is used for achieving an electronic business application.
8. Computer program product comprising computer program code stored on a computer readable storage medium for, when executed on a computer, performing all the steps of claim 1.
9. Apparatus for personalizing the access to information available on the Internet network, comprising:
  - means for creating at least one profile file containing private data owned by the user, and/or data regarding the technical specifications of the user's computer;
  - means for polling at predetermined instants a service provider in order to receive a file containing information associated with matching rules to be confronted with said at least one profile;
  - means for matching the data received in accordance with said matching rules in order to select some pieces of information;
  - means for generating in the user's computer the code of a HTML page containing only said selected pieces of information; and
  - means for pushing said HTML page code into a web browser in the user's computer for permitting direct access to the information being selected.
10. Apparatus according to claim 9, further comprising means for creating and updating a local file containing the selected items of information.

11. Apparatus according to claim 10 wherein the polling is executed after a predetermined period, and when the user requests the establishment of an Internet connection.
12. Process according to claim 1 wherein the HTML page is generated at the user's computer in response to the occurrence of predetermined conditions.
13. Apparatus according to claim 9 wherein the means for generating the HTML page resides on the user's computer and wherein the HTML page is generated in response to the occurrence of predetermined conditions.
14. Process according to claim 1 wherein the at least one profile file is a XML file stored on the user's computer.
15. Process according to claim 14 wherein the offer file is an XML file repeatedly downloaded from the service provider and stored on the user's computer.
16. Apparatus according to claim 9 wherein the at least one profile file is a XML file stored on the user's computer.
17. Apparatus according to claim 16 wherein the offer file is an XML file repeatedly downloaded from the service provider and stored on the user's computer.
18. Process according to claim 1, further comprising:
  - assigning user-defined weightings to the data in the profile file to indicate specified fields that are regarded as being of particular significance; and
  - taking said weightings into account when applying the matching rules in the offer



file to the profile file in order to select one or more services from the offer file

19. Apparatus according to claim 9, further comprising:

means for assigning user-defined weightings to the data in the profile file to indicate specified fields that are regarded as being of particular significance; and

wherein the means for matching the data received in accordance with said matching rules in order to select some pieces of information are provided for taking said weightings into account when matching the data received in accordance with said matching rules.

Not applicable.

Not applicable.